

Attorney's Docket No.: 003801.P034

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application for:

Jason W. May, et al.

Serial No.: 09/615,638

Filed: July 13, 2000

For: **METHOD AND SYSTEM FOR DETECTING  
FRAUD**

Examiner: Chilcot, R.

Art Group: <sup>3627</sup>~~2167~~

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RESPONSE TO FINAL OFFICE ACTION

Box AF  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In response to the Final Office Action mailed March 26, 2002, Applicants respectfully submit the following remarks.

REMARKS

No claims have been amended, no claims have been canceled, and no new claims have been added. Claims 1-39 are pending. Reexamination and reconsideration of the above-identified application are respectfully requested.

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**A. Introduction**

MPEP §706 states that "[t]he goal of examination is to clearly articulate any rejection early in the prosecution process so that the applicant has the opportunity to provide evidence of patentability and otherwise reply completely at the earliest opportunity." "It is important for an examiner to properly communicate the basis for a rejection so that the issues can be identified early and the applicant can be given fair opportunity to reply." (MPEP §706.02(j)) Applicants maintain and reiterate their assertion that the rejections in the pending Final Office Action and the Office Action mailed October 4, 2001 (the "October Office Action") are insufficiently presented. The rejections in the Final Office Action are inadequate because they are not clearly articulated such that the rejections do not provide the Applicants the opportunity ascertain